

## DEPARTMENT OF HEALTH SERVICES

714/744 P STREET

BOX 942732

CRAMENTO, CA 94234-7320



August 8, 1991

Letter No.: 91-70

TO: All County Welfare Directors  
All County Administrative Officers

SUBJECT: QUALIFIED MEDICARE BENEFICIARY (QMB) AND QUALIFIED DISABLED  
WORKING INDIVIDUAL (QDWI) INFORMATION NOTICES

REFERENCE: ACWDLs 90-02, 90-29, 90-42, 90-48, 90-71, 90-101, 91-09, 91-24  
91-56

Enclosed is an updated QMB Information Notice (MC 008) which reflects the increased income limit of 100 percent of the federal poverty level (FPL) which became effective April 1991.

We have also enclosed a new QDWI Information Notice (MC 010) which has an income limit of 200 percent of the FPL.

Persons requesting information from the Department of Health Services on either the QMB or QDWI programs will be mailed the appropriate notice. Counties may also wish to use these notices to provide information on the two programs.

If you have any QMB or QDWI program questions, please contact Marge Buzdas at (916) 324-4972, ATSS 454-4972. For income questions, please contact RaNae Dunne at (916) 324-4955, ATSS 454-4955. For QMB systems questions, contact Michele White at (916) 445-2043, ATSS 485-2043. For QDWI Buy-In information, contact Ana Ramirez at (916) 739-3213.

Sincerely,

ORIGINAL SIGNED BY

Frank S. Martucci, Chief  
Medi-Cal Eligibility Branch

Enclosure

cc: Medi-Cal Liaisons  
Medi-Cal Program Consultants

## QUALIFIED MEDICARE BENEFICIARY PROGRAM

### INFORMATION NOTICE

This notice is to help you decide whether to apply for the Qualified Medicare Beneficiary Program. People eligible for this program will have their Medicare expenses for Part A and Part B premiums, coinsurance and deductibles paid by the Medi-Cal program. You may apply for the *QMB* program at your local county department of social services.

There are four requirements which you must meet if you want to be a qualified Medicare beneficiary (*QMB*).

#### HERE ARE THE FOUR REQUIREMENTS:

1. A *QMB* must be eligible for Medicare Part A (Hospital Insurance).
2. A *QMB* must have income which is equal to or less than \$572 if he/she is a single person or \$760 if he/she is married and living with a spouse.
3. A *QMB* must have property which is equal to or less than \$4000 if he/she is single or equal to or less than \$6000 if he/she is married and living with a spouse.
4. A *QMB* must meet certain other requirements and conditions which are part of the Medi-Cal program, such as being a California resident.

The following gives more information about the four *QMB* requirements.

#### **REQUIREMENT 1** A *QMB* must be eligible for Medicare Part A.

- ☐ I already have Part A Medicare Hospital Insurance.
- ☐ I do not have Part A Hospital Insurance but I understand I must apply for Part A at the Social Security Administration before March 31, 1991. I understand that I can make a "conditional application" for Part A so that I will only receive it if the premium is paid by the Medi-Cal program.
- ☐ I have already applied for Part A.
- ☐ I will apply before March 31, 1992.

#### **REQUIREMENT 2** A *QMB* who is not married or not living with a spouse must have countable income which is equal to or less than \$572. A *QMB* living with a spouse must have countable income which is equal to or less than \$760. These amounts are expected to increase sometime in April, 1992.

The following are examples of some types of income that count towards the *QMB* income limit. When a person applies to be a *QMB* at the county department of social services, the county will also look at other types of income and may treat the income differently from what is on this sheet. For example, if there is a minor child or children in the home, there may be deductions allowed which would reduce the amount of countable income.

Fill in the amounts to see if you are close to the limit.

**I. Fill in the MONTHLY amounts for the person who wants to be QMB**

- |  |                                |
|--|--------------------------------|
| 1. Social Security check                                   | \$ .....                       |
| 2. VA benefits   | \$ .....                       |
| 3. Interest from bank accounts or certificates of deposits | \$ .....                       |
| 4. Retirement Income                                       | \$ .....                       |
| 5. Any other Income  | \$ .....                       |
| 6. Total - Add lines 1 through 5.                          | \$ <u>                    </u> |

**II. If you are married and living with your spouse, complete the following MONTHLY amounts for your spouse even if this spouse also wants to be a QMB.**

- |   |                                |
|---|--------------------------------|
| 7. Social Security check                                  | \$ .....                       |
| 8. VA benefits  | \$ .....                       |
| 9. Interest from bank accounts or certificates of deposit | \$ .....                       |
| 10. Any other Income                                      | \$ .....                       |
| 11. Retirement Income                                     | \$ .....                       |
| 12. Total - Add lines 7 through 11.                       | \$ <u>                    </u> |

**III. Fill in the MONTHLY amounts for the person in I, and if married, the spouse in II.**

- |  |                                |
|--|--------------------------------|
| 13. Gross earnings for the person who wants to be <u>QMB</u> | \$ .....                       |
| 14. Gross earnings for the Spouse                            | \$ .....                       |
| 15. Total - Add lines 13 and 14                              | \$ .....                       |
| 16. Subtract \$65  | <u>-\$65</u>                   |
| 17. Remainder  | \$ .....                       |
| 18. Divide by 2  | \$ <u>                    </u> |
| 19. Total - Add lines 6, 12, and 18                          | \$ <u>                    </u> |

If you are not married, this amount cannot exceed \$572. If you are married and living with your spouse, this total cannot exceed \$760. However, if you have children or your spouse has low income this total may be higher. If you received a Title II Social Security cost of living adjustment, this amount will not be counted until April.

**REQUIREMENT 3** A *QMB* who is not married or not living with his/her spouse must have countable property which is equal to or less than \$4000. A *QMB* who is married and living with his/her spouse must have countable property which is equal to or less than \$6000.

The following gives examples of countable property. Important: The home you and/or a spouse live in does not count. One car used for transportation does not count. If you apply at the county welfare department as a *QMB*, the county may treat the property listed on this form differently. There are other types of property which will also be looked at by the county welfare department. This other property may or may not count towards the *QMB* property limit.

Fill in the value of the following property which belongs to you, your spouse, or both of you.

- |  |                                |
|--|--------------------------------|
| 1. Checking accounts   | \$ .....                       |
| 2. Savings accounts  | \$ .....                       |
| 3. Certificates of Deposit   | \$ .....                       |
| 4. Stocks  | \$ .....                       |
| 5. Bonds   | \$ .....                       |
| 6. A second car (value minus amount owed)  | \$ .....                       |
| 7. A second home (value minus amount owed)   | \$ .....                       |
| 8. The cash surrender value of life insurance policies if<br>the face value of <u>all</u> policies combined exceeds \$1500.<br>(Do <u>not</u> include "term" insurance policies) | \$ .....                       |
| 9. Total - Add lines 1 - 8.  | \$ <u>                    </u> |

This amount cannot exceed \$4000 for a single person or \$6000 for a couple.

**REQUIREMENT 4** A *QMB* must meet certain other Medi-Cal conditions. For example, Medi-Cal benefits received by a beneficiary after age 65 are recoverable by the State after death under certain conditions. Recovery may be made from the estate or distributee/heir of the Medi-Cal beneficiary if the beneficiary does not leave a surviving spouse, minor children, or a totally disabled child.

#### **Additional Information**

For more information or if you wish to apply as a *QMB*, please call the number of your local department of social services.

**QUALIFIED DISABLED WORKING INDIVIDUAL  
INFORMATION NOTICE**

This notice is to help you decide whether to apply for the Qualified Disabled Working Individual (QDWI) program. People who apply for this program will have their Medicare Part A premiums paid by the Medi-Cal program. You may apply for the QDWI program at your local county department of social services.

There are four requirements which you must meet if you want to be a QDWI.

**HERE ARE THE FOUR REQUIREMENTS:**

- 1. A QDWI must be eligible for Medicare Part A (Hospital Insurance) as a disabled working individual.
- 2. A QDWI must have a monthly income which is equal to or less than \$1,123 if he/she is a single person or \$1,500 if he/she is married and living with a spouse.
- 3. A QDWI must have property which is equal to or less than \$4,000 if he/she is single or \$6,000 if he/she is married and living with a spouse.
- 4. A QDWI must meet certain other requirements and conditions which are part of the Medi-Cal program, such as being a California resident.

The following gives more information about the four QDWI requirements:

**REQUIREMENT 1**

A QDWI must be under age 65 and eligible for Medicare Part A with a premium.

- ☐ I already Have Part A Medicare Hospital Insurance.
- ☐ I do not have Part A Hospital Insurance, but I understand I must apply for Part A at the Social Security Administration.
- ☐ I have already applied for Part A.

**REQUIREMENT 2**

A QDWI who is not married or not living with a spouse must have countable income which is equal to or less than \$1,123 per month. A QDWI living with a spouse must have countable income which is equal to or less than \$1,500 per month. These amounts are expected to increase sometime in April 1992.

The following are examples of some types of income that count toward the QDWI income limit. When a person applies to be a QDWI at the county department of social services, the county will also look at other types of income and may treat the income differently from what is on this sheet. For example, if there is a minor child or children in the home, there may be deductions allowed which would reduce the amount of countable income.

Fill in the amounts to see if you are close to the limit.

**A. Fill in the MONTHLY amounts for the person who wants to be a QDWI.**

- 1. Social Security check \$ \_\_\_\_\_
- 2. VA benefits \$ \_\_\_\_\_
- 3. Monthly interest \$ \_\_\_\_\_
- 4. Retirement income \$ \_\_\_\_\_
- 5. Any other unearned income \$ \_\_\_\_\_
- 6. Total—Add lines 1 through 5. \$ \_\_\_\_\_

B. If you are married and living with your spouse, complete the following MONTHLY amounts for your spouse even if this spouse also wants to be a QDWI:

- |   |          |
|---|----------|
| 7. Social Security check                                  | \$ _____ |
| 8. VA benefits  | \$ _____ |
| 9. Interest from bank accounts or certificates of deposit | \$ _____ |
| 10. Retirement income                                     | \$ _____ |
| 11. Any other unearned income                             | \$ _____ |
| 12. Total—Add lines 7 through 11.                         | \$ _____ |

C. Fill in the MONTHLY amounts for the person in A and, if married, the spouse in B.

- |  |              |
|--|--------------|
| 13. Gross earnings for the person who wants to be a QDWI | \$ _____     |
| 14. Gross earnings for the spouse                        | \$ _____     |
| 15. Total—Add lines 13 and 14                            | \$ _____     |
| 16. Subtract \$65  | —\$ _____ 65 |
| 17. Remainder  | \$ _____     |
| 18. Divide line 17 by 2                                  | \$ _____     |
| 19. Total—Add lines 6, 12, and 18.                       | \$ _____     |

If you are not married, this amount cannot exceed \$1,123 per month. If you are married and living with your spouse, this total cannot exceed \$1,500 per month. However, if you have children or your spouse has low income, this total may be higher.

### REQUIREMENT 3

A QDWI who is not married or not living with his/her spouse must have countable property which is equal to or less than \$4,000. A QDWI who is married and living with his/her spouse must have countable property which is equal to or less than \$6,000.

The following gives examples of properties which count. **PLEASE NOTE:** The home you and/or a spouse live in does not count. One car used for transportation does not count. If you apply at the county department of social services as a QDWI, the county may treat the property listed on this form differently. There are other types of property which will also be looked at by the county department of social services. This other property may or may not count toward the QDWI property limit.

Fill in the value of the following property which belongs to you, your spouse, or both of you.

- |   |          |
|---|----------|
| 1. Checking accounts                      | \$ _____ |
| 2. Savings accounts                       | \$ _____ |
| 3. Certificates of Deposit                | \$ _____ |
| 4. Stocks                                 | \$ _____ |
| 5. Bonds                                  | \$ _____ |
| 6. A second car (value minus amount owed) | \$ _____ |

7. A second home (value minus amount owed) \$ \_\_\_\_\_

8. The cash surrender value of life insurance policies if the face value of *all* policies combined exceeds \$1,500. \$ \_\_\_\_\_

(Do not include "term" insurance policies.)

9. Total—Add lines 1 through 8. \$ \_\_\_\_\_

This amount cannot exceed \$4,000 for a single person or \$6,000 for a couple.

#### REQUIREMENT 4

A QDWI must meet certain other Medi-Cal conditions. For example, you must be a California resident.

#### Additional Information

For more information or if you wish to apply as a QDWI, please call the number of your local county department of social services.